

8/18/2010

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AUG 23 2010

MARK L. HATCHER, CLERK
OF THE BANKRUPTCY COURT

My dear honorable Judge Marc Barreca,

I am writing to provide more information about my case. Attached is a letter from my psychologist to give you information from her prospective about my bankruptcy process, and what she observed when she met with my lawyers.

Please read the attached copy of letter and feel free to call Dr. Nancy Huenefled if you have other questions. Her telephone number is (425)495-2609. Thank you for your kind consideration.

Sincerely,


Asiatica Masangkay

Case#09-13671

August 10, 2010

Dear Judge Barreca:

I am writing to offer information about the Masangkay case. I have known Asiatica Masangkay since August of 2006 as her psychologist. She has been seeing me consistently for treatment for her anxiety due to her legal issues. Weekly, I have heard of her bankruptcy and legal issues and feel very confident that I have an informed perspective of her situation. I was in court on July 29th, 2010. Based on what I saw and heard July 29th, 2010, I feel compelled to write you. I have a release of information to write this. I know that you are new on this case and to Chapter 13. I feel good about your taking over the oversight of this situation as you seem thoughtful, committed to being successful with Chapter 13 oversight, and you clearly do your homework.

I was not surprised to see Christina Latta Henry arriving late to court on the 29th. I was a bit surprised to see the extremely organized Ms. Masangkay get caught up in her anxiety and emotions and focus on that instead of giving you data. My guess is, knowing that she doesn't know legal lingo nor understood what her options were, Ms. Masangkay got caught up in her fears about the case when talking to you. I know she barely slept the night before. Because of how overwhelmed Ms. Masangkay can get with this situation, I've acted in a larger advocacy role with her case than I normally do.

I want to give you a bit of history about Ms. Masangkay. She grew up in the Philippines where her father was the mayor of her city. Her father taught her to trust

others, to take care of others, and to highly value education. Her father taught her honor. Her strengths are her honesty, her meticulous record keeping, and her loyalty to family and friends. Her weaknesses are her putting her family before her own welfare, her trusting others too much, and being overly generous. We have worked much on her assertiveness and her being more cautious about trusting people.

You commented in court that she doesn't seem to get along with her attorneys and needs to trust more. Actually, her trusting them too much and their taking advantage of her is the reason she's so stuck. I'm not blaming her- I have sat in four meetings with Ms. Masangkay and her attorneys (twice with Jeff Wells and twice with Christina Latta Henry) and have witnessed their sloppy work (to be kind).

I have been appalled at the gross negligent and incompetency of the attorneys with whom she has worked. I have consulted with a local law professor, an ex-judge, and current bankruptcy attorneys (in another county) during the past couple of years about this case. As you know, my consultation had to be carefully done as attorneys are fearful of crossing certain lines in advising about things. Consistently I have heard opinions that questioned choices attorneys made in the Masangkay case. Apparently, Gagnier should have initially advised Ms. Masangkay to clean up her credit records or could have been hired to help her do that, and she should never have gone into bankruptcy in the first place. Ms. Masangkay was advised by others to find another attorney as Gagnier was overly charging her, giving her poor advice, and wasn't listening to her.

Jeff Wells, who I've heard mixed reviews about from other attorneys- some who have heard ample complaints about him, was her next attorney. Jeff seems like he could do good work. He seemed completely overwhelmed with cases and told me he kept taking new cases (while sharing how submerged he was). He seemed to do little to no work on Ms. Masangkay's case- unless she met face to face with him and pushed him to accomplish things and gave him deadlines. She would show me lists of things she would write up to help him focus. I went to two appointments with her and Wells. She told me he did more in the room with me there than any time prior to that meeting- and she'd followed up with him to get things done. I met a second time with them as she reported he was again neglecting her case. When I was there he was rushed, she had to focus him, she gave him documents he already had in his file or she showed him where things were. It was clear to me he was doing little without her walking him through it. He did listen to her and they seemed to have no personality conflicts when I was there. His competency issues stemmed around his inability to assess when he had taken on too much work, difficulty focusing, and he didn't have enough staff working for him to either structure him or get the work done.

Advice came from others to find another attorney and why did she stay with him for so long? While with Wells, Ms. Masangkay and I call the Washington State Bar Association numerous times to gather information about how to get ones attorney to actually do the work. We asked what Ms. Masangkay's options were and for names of other attorneys and information as to how to assess or to find another attorney. We even got attorney names from the Trustee's office (also from a retired judge, other

attorneys, a Senator's office, and people I know). The challenge we faced in making phone calls was that no one wanted to take on a "messy" case, everyone in bankruptcy seems to know each other, no one wants to upset another attorney in their field, and no one wants to tick off the Trustees office. She called, I called and I must add that I could call someone right after Ms. Masangkay did and they treated me much better with my Native tongue than they treated her (we used speaker phone some of the calls). She felt stuck- that's why I went to some appointments with Wells, I couldn't sit there when everyone was turning her away and not try to do something to help clean up the mess Gagnier had started (she was drowning with the \$1 per paycheck deal he'd made).

Ms. Masangkay found Christina Latta Henry once she was no longer with Wells. Christina came on like a bulldog and Ms. Masangkay had high hopes (I later Googled Ms. Henry and found similar complaints about Christina coming on strong and then not doing the work). I hate to admit it but I relaxed a bit when Ms. Masangkay began working with Christina because Christina sounded like she was going to do the work by what Ms. Masangkay told me. Christina started off sounding like she was angry about what Gagnier did with Ms. Masangkay's bankruptcy, and how Wells cleaned up much of her false credit claims against Ms. Masangkay, but then "let" the Trustee's office dismiss the case. Christina kept trying to convince Ms. Masangkay that she was doing a good job with her case, saying she wasn't Jeff Wells (I heard this in person and A.M. told me about it other times)

When Ms. Masangkay realized that Christina was not filing to court but was just making phone calls- or more accurately, having Ms. Masangkay make phone calls from her office with Christina doing an occasional call, she asked me to go to a meeting with her attorney. I met Ms. Masangkay at Christina Latta Henry's office at 1:30 p.m. on February 5th 2010 (the second meeting I went to was May 28, 2010). The meeting was in a meeting room and Ms. Henry didn't have any paper with her about Ms. Masangkay's case when she came in. Christina raised her voice and would talk down to Ms. Masangkay when asked questions by Ms. Masangkay. Christina talked over her and kept blaming her for things not happening. Ms. Masangkay shared that she felt stuck because she'd call creditors who would tell her that they needed to talk with her attorney. Christina would get defensive and say repeatedly "there's no legal basis for that" (about the Key Bank issue, etc.). Ms. Henry got very defensive, abusively loud, and offered as she screamed to let go of the case. She threw a temper tantrum. Then she stormed out of the room saying she was going to get the entire case file. Christina came back approximately 9 minutes later with the BECU information and some of what she said was filing to the court. She became more kind in nature, more calm and tried to be productive. We didn't know why she made that shift.

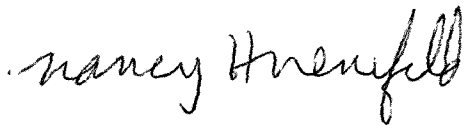
Christina began making phone calls and going through the list Ms. Masangkay brought which was in a letter format of things to work on. Christina admitted that the Met Life insurance issues should have been done and it was her fault it had not been taken care of. They seemed to work alright together in that Christina made phone calls

trying to get through to BECU (didn't get through), left a voice mail for the Trustee (Ed), etc.

When Christina got to the question "why am I not hearing from you" from Ms. Masangkay's list, Christina responded angrily that Ms. Masangkay should be getting her (Christina) paperwork and doing the phone calling. Christina had excuses for almost everything blaming people for not calling her back, her office staff for not getting her things Ms. Masangkay dropped off for her (about the property tax for Ms. Masangkay's home), etc. We were there close to three hours and I was flabbergasted that an attorney would behave that way.

Throughout this process, Ms. Masangkay has felt helpless, confused, and has struggled to assert herself with her attorneys. I've continually tried to give her support and perspective (for instance how busy bankruptcy attorneys are these days) but have felt that helplessness. She's been told to file complaints against her attorneys and to find new ones. She's fearful of filing complaints while her case is still open and has received lots of feedback that she probably can't find another attorney- so why file a complaint (right now) and endanger that even more? I have witnessed racism, sexism, abuse of power and negligence through my work with Ms. Masangkay. All she wants is to clean up her credit of inaccurate claims, get the banking/mortgage information accurate (and the deal she made with Key Bank last year), and get this bankruptcy over. She wants the money back which was improperly dispersed by the Trustee's office and to move on. Please help her do so.

Sincerely,

A handwritten signature in cursive script that reads "Nancy Huenefeld".

Nancy Huenefeld, Ph.D.

Licensed Counseling Psychologist